



# 10 REASONS WHY™

## PUBLIC ENTITIES

### Ten Reasons to Choose Philadelphia Insurance Companies for Public Entities

1. One stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Professional Liability, Abuse and Molestation, and Automobile coverage bundled into one convenient policy
2. Pollution coverage for potable water is provided
3. Claims as a result of water treatment chemicals are covered
4. Failure to Supply coverage is available for water companies
5. Third Party Sewer Backup coverage for sewerage treatment facilities is available
6. Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
7. Large Excess Limits available
8. \$100,000 of Business Income and Extra Expense as part of the Property Elite enhancement
9. Non audited General Liability coverage
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

#### Automatically included on every account:

**PHLY BELL ENDORSEMENT** - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

**CRISIS MANAGEMENT ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

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